

As much as any other professionals, counselors rely heavily on input from their colleagues and experts in the field. As science and social change continue to alter the face of drug/alcohol and mental health counseling, the counselor's skills are challenged more than ever. In Consultation, our readers have the opportunity to see how other counselors would handle challenging situations, and are invited to contribute their own responses.

**Question: "Alcoholism/drug addiction is often beset with a backlog of significant financial repercussions. How do you advise and counsel your newly recovering client about financial management?"**

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A "first step" is to assess how the debt load was created. Was the overspending or lack of bill payment the result of irresponsibility and poor decision making that is inherent in a using lifestyle? If so, beginning abstinence and sobriety will soon curtail and eventually improve this trouble. Or, has the current debt load been the result of a concomitant addiction to spending/buying or gambling? If this is the case, there may be a brief interruption with abstinence from alcohol and other drugs but don't look for any real cessation. A further consideration is to perform a triage assessment in case food, transportation or shelter may be in jeopardy. Crisis intervention may be needed at the onset. The counselor is wise to probe, as many newly recovering persons may still be operating under the ideas of "I can manage," only to find financial consequences continue to mount. I find it helpful to consider this problem with a conception of three levels: small/medium, large/catastrophic and addiction.

**Small/Medium**

I have known "functional" addicts to emerge from decades of addiction with little or no debt at all. However, many more come into sobriety with bills unpaid and harassing bill collectors on their heels. A counselor would do well to allow these matters to be addressed within a 12-step program where responsible behavior begins and restitution will eventually be considered and dealt with in due time.

**Large/Catastrophic**

A counselor should never address concerns that fall outside their area of expertise. At this level, financial

debt counseling would be indicated...and quickly. There is a well-known adage that counters the belief that a 12-step program is all encompassing and self-sufficient for most any problem: "If someone's in a car accident, you don't take them to an AA meeting, you take them to an emergency room." So too with a financial crisis and referring to the appropriate venue.

**Addiction**

A prompt referral to Debtors Anonymous, Gamblers Anonymous or similar groups that zero in on debt arising from compulsive behavior is always indicated. (See Professional Counselor Magazine Vol. 12, No. 3 "Out of Luck: The Hidden Addiction of Gambling").

For any response and intervention regarding any of these three levels, I would turn to the acronym and phrase of "H.O.W. does one recover?" With H.O.W. representing Honesty, Openness and Willingness, I would structure anyone's financial "recovery" with these qualities (actions) as a guide. Honesty entails the complete and often painful assessment of the amount of debt that has been incurred. This may well become an agonizing process when family, close friends or employers are involved. It also includes assuming responsibility and redress for wrongdoing. Openness involves the ability to consider positive input from others, and to consider new approaches and responses for solving fiscal woes. Willingness becomes the mantle of "try" with a focus on the first step, the smallest sign, the littlest beginning to reduce a seemingly large and overwhelming problem to incremental manageability.